



# Bargaining Information Series

SICK LEAVE PLANS AND WEEKLY SICKNESS  
AND ACCIDENT INDEMNITY INSURANCE PLANS  
IN ONTARIO COLLECTIVE AGREEMENTS  
MARCH 1977

Number 26

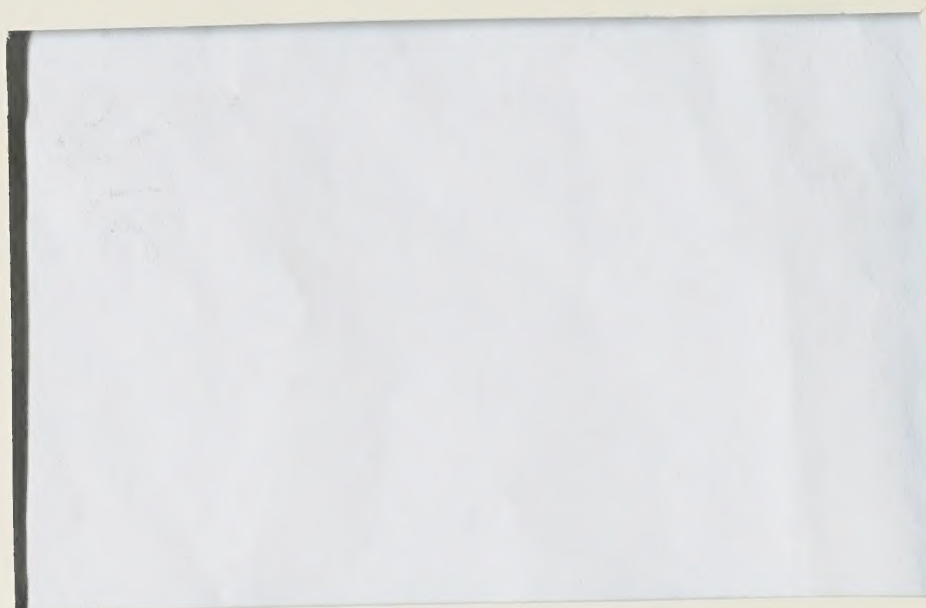


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MARCH 1977

Number 26

by  
Research Branch  
Ontario Ministry of Labour  
November 1977

Hon. Bette Stephenson, M.D.  
Minister

T. E. Armstrong, Q.C.  
Deputy Minister





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## FOREWORD

This report provides current information on major elements of paid sick leave plans and weekly sickness and accident indemnity insurance plans in Ontario collective agreements. It is the third report in the Bargaining Information Series to cover these subjects.

The information presented was drawn from an analysis of all collective agreements covering bargaining units of 200 or more Ontario employees, other than teachers or construction workers. There were 892 such agreements, covering 734,044 employees, on file in the Collective Agreements Library of the Ministry of Labour when the analysis was prepared in March 1977.

The report was prepared in the Ministry of Labour's Research Branch by Beth Kendall. For further information, please call (416) 965-6886.





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## PAID SICK LEAVE PLANS

Paid sick leave plans are not insured but are financed by the employer, so that an employee who is absent from work through illness suffers no wage loss for a given period of time.

Of the 892 agreements analyzed, 387 (43 per cent) covering 50 per cent of the employees, had provisions for sick leave with pay. In the March 1976 report, 42 per cent of the agreements studied covering 50 per cent of the employees had paid sick leave plans; in March 1975, the figures were 40 per cent and 48 per cent.

As in the two previous reports, most of the sick leave plans in the present study were in non-manufacturing industries (88 per cent), especially in education, health and welfare, local administration and federal administration. These four industries accounted for two-thirds of the sick leave plans in all three studies.

### Service Requirements

As Table 1 shows, 153 (40 per cent) of the 387 agreements did not specify a minimum service requirement for the employee to be eligible for paid sick leave. Of the remaining 234 plans, close to half required a minimum service of up to 3 months and, in most of the other plans, the minimum service ranged from 4 months to one year.

### Amount of Paid Sick Leave

In 314 (81 per cent) of the sick leave plans employees were granted a flat annual allowance of from 3 to 26 days. Eighteen days per year was the most prevalent practice, occurring in 128 plans, including 58 in health and welfare and 53 in local administration (Table 2). In a further 23 plans, the annual allowance varied with the length of service.

Thirty-two plans provided a number of days for each separate period of sickness, rather than a flat annual allowance of days. These plans were equally divided between manufacturing and non-manufacturing industries.

### Accumulation of Unused Sick Leave

Of the 355 plans providing paid sick leave on an annual basis, 41 stipulated that unused allowances could not be

accumulated from year to year (Table 3). Six plans specified that unused sick leave would be paid in cash at the end of the year or could be taken as additional vacation; and 158 plans either permitted unlimited accumulation of unused days or did not specify a limit on the number of days that could be accumulated.

In the 156 plans that set a limit on accumulated unused sick leave, the maximum allowed ranged from 10 to 620 days.

#### Pay for Unused Sick Leave on Termination, Retirement or Death

When an employee ceases to be employed because of termination, retirement or death, he may receive a cash allowance for the unused portion of his accumulated sick leave. Such provisions appeared in 41 per cent of the agreements in connection with termination and in 34 per cent of the agreements in connection with retirement or death.

These figures are unchanged from the March 1976 report. In March 1975 such provisions appeared in 40 per cent of the agreements in connection with termination and in 36 per cent for retirement or death.

The most prevalent provision called for payment for 50 per cent of the employee's unused sick leave days at his regular rate of pay at the time of termination, retirement or death, as the following tabulation shows.

<u>Per Cent of Unused Sick Leave Paid for</u>	<u>Number of Agreements Referring to Pay on</u>		
	<u>Termina- tion</u>	<u>Retire- ment</u>	<u>Death</u>
Total providing pay .....	159	132	135
50 per cent .....	109	63	75
75 per cent .....	2	4	-
100 per cent .....	5	30	19
Varies with service or classification .....	31	20	26
Other .....	11	14	14
Not Specified .....	1	1	1

Most of the sick plans providing cash payments for unused sick leave limited the number of days for which pay would be granted, as follows:



<u>Maximum Days of Unused Sick Leave Paid for</u>	<u>Number of Agreements Referring to Pay on</u>		
	<u>Termina- tion</u>	<u>Retire- ment</u>	<u>Death</u>
Total providing pay .....	159	132	135
90 days or less .....	19	8	4
91-180 days .....	52	62	69
Varies with service or classification .....	40	27	28
Other .....	10	14	15
Not Specified .....	38	21	19



## WEEKLY SICKNESS AND ACCIDENT INDEMNITY INSURANCE PLANS

Sickness and accident insurance plans provide weekly payments to employees to compensate partially for wages lost during absences from work caused by sickness or accident.

Of the 892 agreements analyzed, 523 (59 per cent), covering 53 per cent of the employees, had weekly indemnity plans. In the March 1976 report, 61 per cent of the agreements, covering 56 per cent of the employees had weekly indemnity plans; in March 1975, the figures were 63 per cent and 56 per cent.

As in the two previous reports, most of the weekly indemnity plans in the present study were in manufacturing industries (81 per cent), especially in food and beverage, paper and allied products, metal fabricating, transportation equipment and electrical products.

### Employer Contributions

Table 4 shows that in 80 per cent of the 523 agreements with weekly indemnity plans, the employer paid the full premium. Of the remainder, the employer paid less than the full premium in 9 per cent of the agreements and the amount of the employer's contribution was not specified in a further 7 per cent of the agreements.

### Waiting Period

As shown in the following tabulation, benefits were paid from the first day of accident under 381 or 73 per cent of the weekly indemnity plans, covering 79 per cent of the employees. In the remaining 15 agreements with a waiting period specified for accident, benefits were paid from the second to the eighth day. In the case of sickness, only one plan covering 264 employees, started benefits on the first day of absence. The majority of the plans, 344 (66 per cent) covering 72 per cent of the employees, paid benefits from the fourth or eighth day of sickness.

<u>Type of Benefit and Waiting Period</u>	<u>Agrts</u>	<u>Empls</u>
Total with Weekly Sickness and Accident Indemnity Insurance Plans .....	523	388,248
<u>Accident</u>		
Benefit payable from -		
First day .....	381	305,593
Second day .....	2	460

(Cont'd)

	<u>Agrts</u>	<u>Empls</u>
<u>Accident (cont'd)</u>		
Third day .....	2	546
Fourth day .....	4	1,645
Fifth day .....	3	535
Eighth day .....	4	978
Other .....	4	1,934
Not specified .....	123	76,557

<u>Sickness</u>		
Benefit payable from -		
First day .....	1	264
Third day .....	12	10,348
Fourth day .....	210	168,651
Fifth day .....	13	9,505
Sixth day .....	12	5,894
Seventh day .....	7	2,935
Eighth day .....	134	111,500
Fourteenth day .....	1	320
Fifteenth day .....	1	275
Other .....	4	1,934
Not specified .....	128	76,622

The following tabulation shows how the waiting periods for accident and sickness were combined in the 523 plans. The most common combinations provided for the payment of benefits from the first day of accident and the fourth day of sickness in 205 plans (39 per cent), and from the first day of accident and the eighth day of sickness in 129 plans (25 per cent).

<u>Type of Benefit and Waiting Period</u>		<u>Agrts</u>	<u>Empls</u>
Total with Weekly Sickness and Accident			
Indemnity Insurance Plans .....		523	388,248
<u>Benefits payable from -</u>			
<u>Accident</u>	<u>Sickness</u>		
First day .....	First day .....	1	264
First day .....	Third day .....	11	8,983
First day .....	Fourth day .....	205	166,746
First day .....	Fifth day .....	13	9,505
First day .....	Sixth day .....	12	5,894
First day .....	Seventh day .....	7	2,935
First day .....	Eighth day .....	129	110,371
Other combinations .....		27	7,485
Not specified .....		118	76,065

Relationship with Paid Sick Leave

Both weekly indemnity and paid sick leave benefits were provided in 57 of the 892 agreements examined, covering 39,960 employees. However, only 36 of these agreements explicitly described the relationship between the two types of benefits. In 32 agreements, the waiting period for sickness under the weekly indemnity plan was covered by the number of days paid for each period of disability under the sick leave plan. In the remaining 4 agreements, the weekly indemnity benefits were supplemented by unused credits accumulated under the sick leave plan.



Table 1

Minimum Service Requirements for Paid Sick Leave in Ontario Collective Agreements<sup>1</sup>  
Covering 200 or More Employees, by Industry, March 1977

Industry	Total with provision		Service requirements								No service requirement	
			3 months or less		4 to 6 months		Over 6 months		Other			
	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries .....	387	370,082	108	46,987	56	75,886	33	20,926	37	16,669	153	209,615
Manufacturing .....	47	24,846	4	1,400	8	8,267	8	3,182	7	2,435	20	9,512
Food, Beverages .....	12	4,253	-	-	-	-	4	1,477	2	830	6	1,946
Tobacco .....	-	-	-	-	-	-	-	-	-	-	-	-
Rubber, Plastics .....	-	-	-	-	-	-	-	-	-	-	-	-
Leather .....	-	-	-	-	-	-	-	-	-	-	-	-
Textiles .....	-	-	-	-	-	-	-	-	-	-	-	-
Knitting Mills .....	1	300	-	-	-	-	-	-	1	300	-	-
Clothing .....	1	1,795	-	-	-	-	-	-	-	-	1	1,795
Wood .....	1	248	-	-	1	248	-	-	-	-	-	-
Furniture, Fixtures ....	1	350	-	-	-	-	-	-	1	350	-	-
Paper .....	3	1,175	-	-	-	-	3	1,175	-	-	-	-
Printing and Publishing ..	3	1,064	1	310	-	-	1	530	-	-	1	224
Primary Metals .....	1	200	-	-	-	-	-	-	-	-	1	200
Fabricated Metals .....	3	1,220	-	-	-	-	-	-	1	335	2	885
Machinery .....	3	1,460	-	-	1	600	-	-	-	-	2	860
Transportation Equip. ..	2	728	1	426	-	-	-	-	-	-	1	302
Electrical Products ....	7	7,413	1	314	5	6,869	-	-	1	230	-	-
Non-Metallic Minerals ..	1	777	-	-	-	-	-	-	-	-	1	777
Petroleum, Oil .....	1	350	1	350	-	-	-	-	-	-	-	-
Chemicals .....	2	990	-	-	1	550	-	-	1	440	-	-
Miscellaneous Mfg. ....	5	2,523	-	-	-	-	-	-	-	-	5	2,523
Non-Manufacturing <sup>1</sup> ....	340	345,236	104	45,587	48	67,619	25	17,744	30	14,184	133	200,102
Forestry .....	-	-	-	-	-	-	-	-	-	-	-	-
Mining, Quarrying .....	2	727	-	-	-	-	-	-	1	524	1	203
Transportation .....	8	6,194	1	972	1	510	1	380	1	297	4	4,035
Storage .....	1	225	1	225	-	-	-	-	-	-	-	-
Communications .....	6	31,604	-	-	4	29,564	-	-	-	-	2	2,040
Electric, Gas, Water ...	14	20,146	4	1,790	4	1,651	2	1,074	-	-	4	15,631
Wholesale Trade .....	2	644	1	400	-	-	1	244	-	-	-	-
Retail Trade .....	18	32,764	9	8,975	6	20,063	1	458	-	-	2	3,268
Finance, Insurance												
Real Estate .....	1	501	-	-	-	-	-	-	-	-	1	501
Education .....	51	19,789	11	3,723	2	944	-	-	6	2,310	32	12,812
Health, Welfare .....	104	38,796	67	25,682	14	5,221	-	-	16	5,565	7	2,328
Recreational Services ..	-	-	-	-	-	-	-	-	-	-	-	-
Management Services ....	8	2,999	2	502	1	325	-	-	-	-	5	2,172
Personal Services .....	11	3,540	-	-	-	-	9	3,055	-	-	2	485
Miscellaneous Services .	1	321	-	-	1	321	-	-	-	-	-	-
Federal Admin. ....	49	94,653	-	-	-	-	-	-	-	-	49	94,653
Provincial Admin. ....	10	57,527	-	-	1	1,195	-	-	-	-	9	56,332
Local Admin. ....	54	34,806	8	3,318	14	7,825	11	12,533	6	5,488	15	5,642

<sup>1</sup>Excludes construction and teachers' agreements

Table 2

Amount of Paid Sick Leave Provided in Ontario Collective Agreements<sup>1</sup>  
Covering 200 or More Employees, by Industry, March 1977

Industry	Total with provision	Number of days per year												Days provided for each disability	
		Less than 15 days				18 days				More than 18 days					
		Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries .....	387	370,082	74	42,974	77	161,365	128	64,510	35	26,739	41	22,970	32	51,524	
Manufacturing .....	47	24,846	12	4,432	2	1,181	-	-	1	225	16	12,126	16	6,882	
Food, Beverages .....	12	4,253	5	1,687	-	-	-	-	-	-	1	279	6	2,287	
Tobacco .....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Rubber, Plastics .....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Leather .....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Textiles .....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Knitting Mills .....	1	300	1	300	-	-	-	-	-	-	-	-	-	-	
Clothing .....	1	1,795	-	-	-	-	-	-	-	-	1	1,795	-	-	
Wood .....	1	248	1	248	-	-	-	-	-	-	-	-	-	-	
Furniture, Fixtures .....	1	350	-	-	-	-	-	-	-	-	-	-	-	-	
Paper .....	3	1,175	2	950	-	-	-	-	1	225	-	-	1	350	
Printing and Publishing .....	3	1,064	-	-	-	-	-	-	-	-	3	1,064	-	-	
Primary Metals .....	1	200	-	-	-	-	-	-	-	-	1	200	-	-	
Fabricated Metals .....	3	1,220	-	-	1	620	-	-	-	-	1	265	-	-	
Machinery .....	3	1,460	1	581	-	-	-	-	-	-	1	581	-	-	
Transportation Equip. ....	2	728	1	426	-	-	-	-	-	-	1	426	-	-	
Electrical Products .....	7	7,413	-	-	-	-	-	-	-	-	-	-	-	-	
Non-Metal Minerals .....	1	777	-	-	-	-	-	-	-	-	6	7,183	-	-	
Petroleum, Oil .....	1	350	-	-	-	-	-	-	-	-	1	350	-	-	
Chemicals .....	2	990	-	-	-	-	-	-	-	-	2	990	-	-	
Miscellaneous Mfg. ....	5	2,523	1	240	1	561	-	-	-	-	-	-	3	1,722	
Non-Manufacturing <sup>1</sup> .....	340	345,236	62	38,542	75	160,184	128	64,510	34	26,514	25	10,844	16	44,642	
Forestry .....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mining, Quarrying .....	2	727	-	-	-	-	-	-	-	-	-	-	2	727	
Transportation .....	8	6,194	3	2,493	1	965	1	208	-	-	2	2,018	1	510	
Storage .....	1	225	-	-	-	-	-	-	-	-	-	-	1	225	
Communications .....	6	31,604	-	-	2	2,040	-	-	-	-	-	-	4	29,564	
Electric, Gas, Water .....	14	20,146	-	-	-	-	-	-	-	-	-	-	-	-	
Wholesale Trade .....	2	644	2	644	-	-	9	3,726	2	15,001	2	1,074	1	345	
Retail Trade .....	18	32,764	13	18,471	1	2,500	-	-	-	-	-	-	-	-	
Finance, Insurance, Real Estate .....	1	501	-	-	-	-	-	-	-	-	2	563	2	11,230	
Education .....	51	19,789	1	250	1	711	1	501	-	-	-	-	-	-	
Health, Welfare .....	104	38,796	36	13,557	8	2,019	58	22,291	30	10,499	11	4,994	3	1,216	
Recreational Services .....	-	-	-	-	-	-	-	-	1	678	1	251	-	-	
Management Services .....	8	2,999	1	882	4	1,290	-	-	-	-	2	502	1	325	
Personal Services .....	11	3,540	5	1,584	1	235	-	-	-	-	4	1,221	1	500	
Miscellaneous Services .....	1	321	-	-	1	321	-	-	-	-	-	-	-	-	
Federal Admin. ....	49	94,653	1	661	47	93,771	-	-	-	-	1	221	-	-	
Provincial Admin. ....	10	57,527	-	-	9	56,332	1	1,195	-	-	-	-	-	-	
Local Admin. ....	54	34,806	-	-	-	-	53	34,470	1	336	-	-	-	-	

<sup>1</sup>Excludes construction and teachers' agreements

Table 3

Maximum Accumulation of Unused Annual Sick Leave in Ontario Collective Agreements<sup>1</sup>  
Covering 200 or More Employees by Industry, March 1977

Industry	Total with provision		Maximum accumulation								Accumulation not allowed	
			Fewer than 120 days		120 days or more		Other		Not specified			
	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries .....	355	318,558	56	21,025	74	26,949	26	78,215	158	159,868	41	32,501
Manufacturing .....	31	17,964	3	1,198	-	-	8	2,933	4	2,031	16	11,802
Food, Beverages .....	6	1,966	-	-	-	-	5	1,687	-	-	1	279
Tobacco .....	-	-	-	-	-	-	-	-	-	-	-	-
Rubber, Plastics .....	-	-	-	-	-	-	-	-	-	-	-	-
Leather .....	-	-	-	-	-	-	-	-	-	-	-	-
Textiles .....	-	-	-	-	-	-	-	-	-	-	-	-
Knitting Mills .....	1	300	-	-	-	-	-	-	1	300	-	-
Clothing .....	1	1,795	-	-	-	-	-	-	-	-	1	1,795
Wood .....	1	248	1	248	-	-	-	-	-	-	-	-
Furniture, Fixtures ....	-	-	-	-	-	-	-	-	-	-	-	-
Paper .....	3	1,175	2	950	-	-	1	225	-	-	-	-
Printing and Publishing	3	1,064	-	-	-	-	-	-	-	-	3	1,064
Primary Metals .....	1	200	-	-	-	-	-	-	-	-	1	200
Fabricated Metals .....	2	885	-	-	-	-	-	-	1	620	1	265
Machinery .....	1	581	-	-	-	-	1	581	-	-	-	-
Transportation Equip. ..	1	426	-	-	-	-	-	-	-	-	1	426
Electrical Products ....	6	7,183	-	-	-	-	-	-	-	-	6	7,183
Non-Metallic Minerals ..	-	-	-	-	-	-	-	-	-	-	-	-
Petroleum, Oil .....	1	350	-	-	-	-	-	-	-	-	1	350
Chemicals .....	2	990	-	-	-	-	1	440	1	550	-	-
Miscellaneous Mfg. ....	2	801	-	-	-	-	-	-	1	561	1	240
Non-Manufacturing ....	324	300,594	53	19,827	74	26,949	18	75,282	154	157,837	25	20,679
Forestry .....	-	-	-	-	-	-	-	-	-	-	-	-
Mining, Quarrying .....	-	-	-	-	-	-	-	-	-	-	-	-
Transportation .....	7	5,684	-	-	1	1,141	1	1,721	3	2,145	2	677
Storage .....	-	-	-	-	-	-	-	-	-	-	-	-
Communications .....	2	2,040	-	-	-	-	-	-	2	2,040	-	-
Electric, Gas, Water ...	13	19,801	-	-	-	-	2	15,001	9	3,726	2	1,074
Wholesale Trade .....	2	644	-	-	-	-	-	-	-	-	2	644
Retail Trade .....	16	21,534	3	950	1	2,500	1	620	2	2,280	9	15,184
Finance, Insurance, Real Estate .....	1	501	-	-	1	501	-	-	-	-	-	-
Education .....	48	18,573	3	2,039	24	7,494	3	833	18	8,157	-	-
Health, Welfare .....	104	38,796	45	16,306	40	12,530	1	475	17	9,234	1	251
Recreation .....	-	-	-	-	-	-	-	-	-	-	-	-
Management Services ....	7	2,674	-	-	-	-	-	-	6	2,384	1	290
Personal Services .....	10	3,040	1	211	-	-	1	250	-	-	8	2,579
Miscellaneous Services .	1	321	1	321	-	-	-	-	-	-	-	-
Federal Admin. ....	49	94,653	-	-	-	-	-	-	49	94,653	-	-
Provincial Admin. ....	10	57,527	-	-	-	-	9	56,332	1	1,195	-	-
Local Admin. ....	54	34,806	-	-	7	2,783	-	-	47	32,023	-	-

<sup>1</sup>Excludes construction and teachers' agreements



Table 4

Employer Contribution to Premiums<sup>1</sup> for Weekly Sickness and Accident Indemnity Insurance Plans in Ontario Collective Agreements Covering 200 or More Employees, by Industry, March 1977

Industry	Percentage of premium paid by employer											
	Total with provision		74 or less per cent		75 - 99 per cent		100 per cent		Other		Not specified	
	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries .....	523	388,248	19	7,322	27	11,939	419	317,675	23	11,418	35	39,894
Manufacturing .....	423	276,761	15	5,841	19	7,302	350	239,692	19	9,382	20	14,544
Food, Beverages .....	43	20,163	3	2,280	2	490	28	11,677	5	1,648	5	4,068
Tobacco .....	3	1,568	-	-	-	-	3	1,568	-	-	-	-
Rubber, Plastics .....	16	9,601	-	-	-	-	16	9,601	-	-	-	-
Leather .....	7	2,536	1	660	-	-	6	1,876	-	-	-	-
Textiles .....	27	11,143	6	1,587	2	484	16	7,896	1	387	2	789
Knitting Mills .....	1	300	-	-	-	-	1	300	-	-	-	-
Clothing .....	5	5,065	-	-	1	229	2	1,490	2	3,346	-	-
Wood .....	12	3,262	-	-	-	-	10	2,788	1	209	1	265
Furniture, Fixtures ....	11	3,274	-	-	2	557	6	1,794	2	673	1	250
Paper .....	38	16,796	1	248	1	400	33	14,957	1	241	2	950
Printing and Publishing	7	5,592	-	-	-	-	4	2,269	1	1,145	2	2,178
Primary Metals .....	28	31,389	-	-	2	445	25	3,035	-	-	1	593
Fabricated Metals .....	50	18,078	-	-	-	-	45	15,949	2	440	3	1,689
Machinery .....	22	15,065	1	200	1	203	19	14,362	-	-	1	300
Transportation Equip. ..	53	79,536	-	-	-	-	52	79,331	1	205	-	-
Electrical Products ....	51	31,862	3	866	3	1,384	40	25,062	3	1,088	2	3,462
Non-Metallic Minerals ..	20	8,825	-	-	2	820	18	8,005	-	-	-	-
Petroleum, Oil .....	2	997	-	-	-	-	2	997	-	-	-	-
Chemicals .....	12	5,821	-	-	2	2,050	10	3,771	-	-	-	-
Miscellaneous Mfg. ....	15	5,888	-	-	1	240	14	5,648	-	-	-	-
Non-Manufacturing ....	100	111,487	4	1,481	8	4,637	69	77,983	4	2,036	15	25,350
Forestry .....	12	6,853	-	-	-	-	11	6,216	-	-	1	637
Mining, Quarrying .....	18	24,810	2	830	2	761	14	23,219	-	-	-	-
Transportation .....	24	35,687	-	-	1	658	7	8,739	2	1,577	14	24,713
Storage .....	2	1,925	-	-	1	1,700	-	-	1	225	-	-
Communications .....	2	500	-	-	-	-	2	500	-	-	-	-
Electric, Gas, Water ...	2	1,074	-	-	-	-	2	1,074	-	-	-	-
Wholesale Trade .....	7	1,913	-	-	-	-	7	1,913	-	-	-	-
Retail Trade .....	15	28,971	-	-	-	-	15	28,971	-	-	-	-
Finance, Insurance, Real Estate .....	-	-	-	-	-	-	-	-	-	-	-	-
Education .....	2	3,297	-	-	-	-	2	3,297	-	-	-	-
Health, Welfare .....	3	636	-	-	3	636	-	-	-	-	-	-
Recreational Services ..	1	234	-	-	-	-	-	-	1	234	-	-
Management Services ....	2	1,207	-	-	1	882	1	325	-	-	-	-
Personal Services .....	8	3,544	2	651	-	-	6	2,893	-	-	-	-
Miscellaneous Services .	-	-	-	-	-	-	-	-	-	-	-	-
Federal Admin. ....	-	-	-	-	-	-	-	-	-	-	-	-
Provincial Admin. ....	-	-	-	-	-	-	-	-	-	-	-	-
Local Admin. ....	2	836	-	-	-	-	2	836	-	-	-	-

<sup>1</sup>Excludes construction and teachers' agreements

Table 5

Amount of Weekly Sickness and Accident Indemnity in Ontario Collective Agreements<sup>1</sup>  
Covering 200 or More Employees, by Industry, March 1977

Industry	Total with provision		Amount of benefits									
			Weekly payments						Per cent of weekly wages (cont'd)			
			\$74 or Less		\$75 - \$99		\$100 or more		60%		66 2/3%	
	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries .....	523	388,218	26	8,710	34	12,475	83	69,198	21	8,667	146	71,065
Manufacturing .....	423	276,761	22	7,363	33	12,055	68	43,352	18	6,509	134	66,928
Food, Beverages .....	43	20,163	-	-	1	220	4	1,260	1	437	22	9,750
Tobacco .....	3	1,568	-	-	-	-	-	-	1	646	-	-
Rubber, Plastics .....	16	9,601	-	-	3	985	1	709	-	-	10	6,877
Leather .....	7	2,536	-	-	1	256	1	332	-	-	2	600
Textiles .....	27	11,143	1	325	2	789	-	-	4	1,495	10	3,411
Knitting Mills .....	1	300	-	-	-	-	-	-	-	-	1	300
Clothing .....	5	5,065	-	-	-	-	-	-	-	-	2	709
Wood .....	12	3,262	3	729	1	245	2	720	-	-	1	222
Furniture, Fixtures ...	11	3,274	3	801	-	-	1	200	-	-	6	1,923
Paper .....	38	16,796	1	242	-	-	-	-	2	679	4	1,609
Printing, Publishing ..	7	5,592	-	-	-	-	-	-	2	780	1	1,145
Primary Metals .....	28	31,389	2	470	2	910	9	17,251	1	200	8	2,615
Fabricated Metals .....	50	18,078	-	-	7	2,241	17	4,840	3	852	14	6,003
Machinery .....	22	15,065	1	360	1	400	4	2,408	-	-	10	4,997
Transportation Equip. .	53	79,536	5	2,361	8	3,906	13	8,134	2	610	9	2,656
Electrical Products ...	51	31,862	2	550	4	1,302	11	4,851	2	810	20	18,344
Non-Metallic Minerals .	20	8,825	3	1,315	2	541	2	1,619	-	-	5	1,981
Petroleum, Oil .....	2	997	-	-	-	-	-	-	-	-	-	-
Chemicals .....	12	5,821	1	210	-	-	2	634	-	-	2	526
Miscellaneous Mfg. ....	15	5,888	-	-	1	260	1	394	-	-	7	3,260
Non-Manufacturing ...	100	111,487	4	1,347	1	420	15	25,846	3	2,158	12	4,137
Forestry .....	12	6,853	-	-	-	-	-	-	-	-	-	-
Mining, Quarrying .....	18	24,810	-	-	1	420	9	21,205	-	-	7	2,660
Transportation .....	24	35,687	-	-	-	-	4	2,741	-	-	-	-
Storage .....	2	1,925	-	-	-	-	1	1,700	-	-	-	-
Communications .....	2	500	-	-	-	-	-	-	-	-	-	-
Electric, Gas, Water ..	2	1,074	-	-	-	-	-	-	-	-	-	-
Wholesale Trade .....	7	1,913	-	-	-	-	1	200	1	400	2	544
Retail Trade .....	15	28,971	-	-	-	-	-	-	2	1,758	2	633
Finance, Insurance, Real Estate .....	-	-	-	-	-	-	-	-	-	-	-	-
Education .....	2	3,297	-	-	-	-	-	-	-	-	-	-
Health, Welfare .....	3	636	-	-	-	-	-	-	-	-	-	-
Recreational Services .	1	234	-	-	-	-	-	-	-	-	-	-
Management Services ...	2	1,207	-	-	-	-	-	-	-	-	-	-
Personal Services .....	8	3,544	4	1,347	-	-	-	-	-	-	1	300
Miscellaneous Services	-	-	-	-	-	-	-	-	-	-	-	-
Federal Admin. ....	-	-	-	-	-	-	-	-	-	-	-	-
Provincial Admin. ....	-	-	-	-	-	-	-	-	-	-	-	-
Local Admin. ....	2	836	-	-	-	-	-	-	-	-	-	-

<sup>1</sup>Excludes construction and teachers' agreements

Table 5 (Cont'd)

Amount of Weekly Sickness and Accident Indemnity in Ontario Collective Agreements<sup>1</sup>  
Covering 200 or More Employees, by Industry, March 1977

Industry	Amount of benefits											
	Per cent of weekly wages				Varies with income		Varies with other factors		Other		Not specified	
	70%		Other									
	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries .....	51	23,036	34	40,681	73	115,564	19	14,032	24	15,580	12	9,240
Manufacturing .....	34	13,916	17	11,932	54	88,707	14	5,938	23	15,122	6	4,939
Food, Beverages .....	-	-	4	1,919	3	1,308	3	944	4	4,125	1	200
Tobacco .....	-	-	2	922	-	-	-	-	-	-	-	-
Rubber, Plastics .....	-	-	-	-	1	410	1	620	-	-	-	-
Leather .....	-	-	-	-	2	1,040	1	308	-	-	-	-
Textiles .....	-	-	2	1,590	4	1,017	1	387	2	1,679	1	450
Knitting Mills .....	-	-	-	-	-	-	-	-	-	-	-	-
Clothing .....	-	-	-	-	1	1,010	-	-	-	-	2	3,346
Wood .....	4	1,070	-	-	-	-	-	-	1	276	-	-
Furniture, Fixtures ..	-	-	-	-	-	-	-	-	-	-	1	350
Paper .....	26	11,356	-	-	5	2,910	-	-	-	-	-	-
Printing, Publishing ..	-	-	-	-	3	2,904	1	763	-	-	-	-
Primary Metals .....	-	-	-	-	2	7,679	-	-	3	1,671	1	593
Fabricated Metals ....	1	350	-	-	4	1,599	-	-	4	2,193	-	-
Machinery .....	1	450	2	4,831	2	1,175	-	-	1	444	-	-
Transportation Equip.	-	-	-	-	14	60,541	-	-	2	1,328	-	-
Electrical Products ..	1	450	1	538	4	1,329	3	1,369	3	2,319	-	-
Non-Metallic Minerals	1	240	3	1,287	3	1,597	-	-	1	245	-	-
Petroleum, Oil .....	-	-	-	-	-	-	2	997	-	-	-	-
Chemicals .....	-	-	-	-	4	3,259	1	350	2	842	-	-
Miscellaneous Mfg. ...	-	-	3	845	2	929	1	200	-	-	-	-
Non-Manufacturing ..	17	9,120	17	28,749	19	26,857	5	8,094	1	458	6	4,301
Forestry .....	12	6,853	-	-	-	-	-	-	-	-	-	-
Mining, Quarrying ....	-	-	-	-	-	-	1	525	-	-	-	-
Transportation .....	2	1,206	3	6,677	15	25,063	-	-	-	-	-	-
Storage .....	-	-	-	-	-	-	-	-	-	-	1	225
Communications .....	-	-	1	300	-	-	-	-	-	-	1	200
Electric, Gas, Water ..	-	-	2	1,074	-	-	-	-	-	-	-	-
Wholesale Trade .....	-	-	2	457	1	312	-	-	-	-	-	-
Retail Trade .....	-	-	7	19,151	-	-	3	6,971	1	458	-	-
Finance, Insurance,	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate .....	-	-	-	-	-	-	-	-	-	-	-	-
Education .....	-	-	1	208	-	-	-	-	-	-	1	3,089
Health, Welfare .....	1	225	-	-	1	208	-	-	-	-	1	203
Recreational Services	-	-	-	-	-	-	-	-	-	-	1	234
Management Services ..	-	-	1	882	1	325	-	-	-	-	-	-
Personal Services ....	-	-	-	-	1	949	1	598	-	-	1	350
Miscellaneous Services	-	-	-	-	-	-	-	-	-	-	-	-
Federal Admin. ....	-	-	-	-	-	-	-	-	-	-	-	-
Provincial Admin. ....	-	-	-	-	-	-	-	-	-	-	-	-
Local Admin. ....	2	836	-	-	-	-	-	-	-	-	-	-

<sup>1</sup>Excludes construction and teachers' agreements



Table 6

Maximum Duration of Benefits in Weekly Sickness and Accident Indemnity Insurance Plans  
In Ontario Collective Agreements<sup>1</sup> Covering 200 or More Employees, by Industry, March 1977

Industry	Total with provision		Maximum duration of benefits												Not specified	
			Under 26 weeks				26 weeks				27-51 weeks					
	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries .....	523	388,248	67	35,562	186	100,462	45	38,626	154	157,459	38	23,126	6	3,161	27	29,852
Manufacturing .....	423	276,761	50	18,183	151	59,765	37	24,476	127	125,648	31	20,114	6	3,161	21	25,414
Food, Beverages .....	43	20,163	8	4,213	17	6,267	3	1,311	5	2,472	7	4,639	1	290	2	971
Tobacco .....	3	1,568	-	-	2	818	-	-	-	-	1	750	-	-	-	-
Rubber, Plastics .....	16	9,601	-	-	2	640	1	215	10	7,436	3	1,310	-	-	-	-
Leather .....	7	2,536	3	914	2	910	1	380	-	-	1	332	-	-	-	-
Textiles .....	27	11,143	10	3,243	8	2,270	2	1,213	1	625	2	1,370	1	1,365	3	1,057
Knitting Mills .....	1	300	1	300	-	-	-	-	-	-	-	-	-	-	-	1,057
Clothing .....	5	5,065	-	-	-	-	-	-	-	-	-	-	-	-	5	5,065
Wood .....	12	3,262	5	1,234	3	984	-	-	4	1,044	-	-	-	-	-	-
Furniture, Fixtures .....	11	3,274	3	1,081	5	1,245	1	275	1	323	-	-	-	-	1	350
Paper .....	38	16,796	3	1,072	6	2,131	-	-	28	13,343	-	-	-	-	1	250
Printing and Publishing .....	7	5,592	1	970	4	3,329	-	-	-	-	-	-	-	-	1	763
Primary Metals .....	28	31,389	-	-	9	4,563	1	205	14	23,638	2	1,089	-	-	2	1,894
Fabricated Metals .....	50	18,078	6	1,880	20	5,994	2	530	15	6,180	5	3,034	1	250	1	210
Machinery .....	22	15,065	-	-	9	3,290	5	3,084	6	8,031	1	300	-	-	1	360
Transportation Equip. ....	53	79,536	5	1,833	10	4,372	5	1,774	30	56,859	1	833	-	-	2	13,865
Electrical Products .....	51	31,862	2	660	27	11,338	10	11,687	7	3,277	3	4,271	-	-	2	629
Non-Metallic Minerals .....	20	8,825	-	-	16	7,036	1	595	2	989	-	-	1	205	-	-
Petroleum, Oil .....	2	997	-	-	-	-	1	200	-	-	1	797	-	-	-	-
Chemicals .....	12	5,821	1	210	2	774	3	2,613	2	634	3	1,069	1	521	-	-
Miscellaneous Mfg. ....	15	5,888	2	573	9	3,804	1	394	2	797	1	320	-	-	-	-
Non-Manufacturing .....	100	111,487	17	17,379	35	40,697	8	14,150	27	31,811	7	3,012	-	-	6	4,438
Forestry .....	12	6,853	-	-	-	-	-	-	12	6,853	-	-	-	-	-	-
Mining, Quarrying .....	18	24,810	-	-	3	1,181	2	723	12	22,649	1	257	-	-	-	-
Transportation .....	24	35,687	4	2,520	18	26,870	1	6,000	1	297	-	-	-	-	-	-
Storage .....	2	1,925	1	225	-	-	-	-	1	1,700	-	-	-	-	-	-
Communications .....	2	500	1	200	-	-	-	-	-	-	1	300	-	-	-	-
Electric, Gas, Water .....	2	1,074	-	-	-	-	-	-	-	-	2	1,074	-	-	-	-
Wholesale Trade .....	7	1,913	2	444	4	1,157	-	-	1	312	-	-	-	-	-	-
Retail Trade .....	15	28,971	5	12,915	4	8,171	5	7,427	-	-	1	458	-	-	-	-
Finance, Insurance, Real Estate .....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Education .....	2	3,297	1	208	-	-	-	-	-	-	-	-	-	-	1	3,089
Health, Welfare .....	3	636	1	208	-	-	-	-	-	-	-	-	-	-	2	428
Recreational Services .....	1	234	-	-	-	-	-	-	-	-	-	-	-	-	1	234
Management Services .....	2	1,207	-	-	1	882	-	-	-	-	1	325	-	-	-	-
Personal Services .....	8	3,544	2	659	3	1,600	-	-	-	-	1	598	-	-	2	687
Miscellaneous Services .....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Federal Admin. ....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provincial Admin. ....	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Local Admin. ....	2	836	-	-	2	836	-	-	-	-	-	-	-	-	-	-

<sup>1</sup>Excludes construction and teachers' agreement



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